

	Type	L #	Hits	Search Text	DBs	Time Stamp	Components	Error
				09/611,571				
1	BRS	L1	3	dumb near5 (point near5 sale)	USPAT	2004/05/14 07:48		0
2	BRS	L2	26	(execution near5 program) same (point near5 sale)	USPAT	2004/05/14 08:02		0
3	BRS	L3	39	((execution near5 program) and host) same (stor\$) and (point near5 sale)	USPAT	2004/05/14 08:03		0
4	BRS	L4	172	705/21.ccls.	USPAT	2004/05/14 10:00		0

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[Basic Search](#) [Advanced Search](#) [Topic Guide](#) [Publication Search](#) [Marked List](#): 0 articles [Language: English](#)

Databases selected: Multiple databases...

Searching for (point of sale) AND (voice) AND (terminal unit) AND (host unit) AND PDN(<7/7/2000) did not find any articles. These tips can help:

- Check your spelling.
- Reduce the number of terms included in your search.
- Broaden your search by selecting other databases, removing limits, or searching "Citations and Article Text" (see More Search Options.)
- Connect similar terms with the "OR" operator (e.g. military OR pentagon). See Search Tips for more hints.

Advanced Search

Tools: [Search Tips](#) [Browse Topics](#) [1 Recent Searches](#)

point of sale	Citation and article text
AND	voice
AND	terminal unit
AND	host unit

[Add a row](#) | [Remove a row](#)

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Database: [Select multiple databases](#)

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Basic Search	Advanced Search	Topic Guide	Publication Search	Marked List : 0 articles	Language: English
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Databases selected: Multiple databases...

Searching for (point of sale) AND (voice) AND (terminal unit) did not find any articles. These tips can help:

- Check your spelling.
- Reduce the number of terms included in your search.
- Broaden your search by selecting other databases, removing limits, or searching "Citations and Article Text" (see More Search Options.)
- Connect similar terms with the "OR" operator (e.g. military OR pentagon). See Search Tips for more hints.

Advanced Search

Tools: [Search Tips](#) [Browse Topics](#) [2 Recent Searches](#)

point of sale	Citation and article text
AND	voice
AND	terminal unit

[Add a row](#) | [Remove a row](#)

[Search](#) [Clear](#)

Database: [Select multiple databases](#)

Date range: [About](#)

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Help

Basic
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SearchTopic
GuidePublication
Search

Marked List

0 articles



Language: English

Databases selected: Multiple databases...

Results

- 1377 articles found for: (pos) AND (voice) AND PDN(<7/7/2000)

All sources Scholarly Journals Magazines Trade Publications Newspapers

[Mark / Clear all on page](#)

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-
- 1. **Pop: Three is the magic number De La Soul were true originals, their 1989 debut a defining moment for hip hop. But the trio wouldn't play the image game and sales declined. Can their new work find a voice for itself?**

Gavin Martin. *The Independent*. London (UK): Jul 7, 2000. p. 13

[Full text](#)

-
- 2. **NARUS: NARUS delivers industry's most scalable Internet business infrastructure platform, supports new IP billing models with groundbreaking content metering, Web commerce capabilities; Company announces significant upgrades to NARUS IBI Solutions Platform, NARUS Billing Mediation System and NARUS Software Development Kit**

M2 Presswire. Coventry: Jul 5, 2000. p. 1

[Full text](#)

-
- 3. **Baseband processor for high performance wireless networking systems**

Anonymous. *ECN*. Radnor: Jul 2000. Vol. 44, Iss. 8; p. 78

[Full text](#)

-
- 4. **Felony 101**

K Loni Yates. *Law & Order*. Wilmette: Jul 2000. Vol. 48, Iss. 7; p. 27 (2 pages)

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-
- 5. **NARUS Delivers Industry's Most Scalable Internet Business Infrastructure Platform, Supports New IP Billing Models With Groundbreaking Content Metering, Web Commerce Capabilities**

PR Newswire. New York: Jun 26, 2000. p. 1

[Full text](#)

-
- 6. **POP DISC OF THE WEEK: RICHARD ASHCROFT Alone With Everybody (Hut)**

NICHOLAS BARBER. *The Independent*. London (UK): Jun 25, 2000. p. 10

[Full text](#)

-
- 7. **Reviews for records released up to July 3 2000**

Music Week. Tonbridge: Jun 24, 2000. p. 24

[Full text](#)

-
- 8. **HAPPY FATHER'S DAY TO WOMEN WHO MARRY DADS**

MAGGIE LAMOND SIMONE CONTRIBUTING WRITER. *Syracuse Herald American*. Syracuse, N.Y.: Jun 18, 2000. p. AA.3

[Full text](#)

9. **WHAT AILS DEMOCRACY? CHECK OUT LOCAL TV**
Wisconsin State Journal. Madison, Wis.: Jun 18, 2000. p. 2.B

 [Full text](#)

10. **Hero to tragic idiot: Cronje tells of bribes and threats: Matthew Engel on the fall of the South African cricket captain**
Matthew Engel. The Guardian. Manchester (UK): Jun 16, 2000. p. 1

 [Full text](#)

1-10 of 1377

< First | < Previous 1 2 3 4 5 6 7 8 9 10 Next >

Results per page: 

Advanced Search

Tools: [Search Tips](#) [Browse Topics](#) [4 Recent Searches](#)

pos	Citation and article text	
AND	voice	Citation and article text
AND		Citation and article text
Add a row Remove a row		<input type="button" value="Search"/> <input type="button" value="Clear"/>

Database:  [Select multiple databases](#)

Date range:  mm/dd/yyyy [About](#)

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Help

Basic Search	Advanced Search	Topic Guide	Publication Search	Marked List: 0 articles	Language: English
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Databases selected: Multiple databases...

Results

- 7 articles found for: (pos) AND (voice) AND (data transmission) AND PDN(<7/7/2000)

Trade Publications

<input type="checkbox"/> Mark / Clear all on page	View marked articles	<input type="checkbox"/> Full text articles only	Sort results by: Most recent articles first
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1. **[Micro Linear Releases the Industry's Most Highly-Integrated, Cost Effective 900 MHz Spread Spectrum RF-to-Digital Transceiver Chipset](#)**
PR Newswire. New York: Jan 31, 2000. p. 1

 [Full text](#)

2. **[Faster phone systems are poised at the starting line](#)**
Anonymous. **POS News**. Chicago: Jan 1994. Vol. 10, Iss. 9; p. 1

 [Full text](#)

3. **[Vendors face POS technology decisions](#)**
Burch, Bill. **Network World**. Framingham: Nov 1, 1993. Vol. 10, Iss. 44; p. 27 (2 pages)

 [Full text](#) [Page Image - PDF](#)

4. **[The Search for Advocates of Wireless POS](#)**
Anonymous. **POS News**. Chicago: Feb 1992. Vol. 8, Iss. 10; p. 1

 [Full text](#)

5. **[First corporate trade payment debit sent via automated clearing house](#)**
Anonymous. **Journal of Accountancy (pre-1986)**. New York: Dec 1984. Vol. 158, Iss. 000006; p. 22 (1 page)

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6. **[Record number of CPAs receive state society public service awards](#)**
Anonymous. **Journal of Accountancy (pre-1986)**. New York: Dec 1984. Vol. 158, Iss. 000006; p. 22 (2 pages)

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7. **[Special report--NAA conference stresses technology in management decision making](#)**
Anonymous. **Journal of Accountancy (pre-1986)**. New York: Dec 1984. Vol. 158, Iss. 000006; p. 20 (3 pages)

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Results per page:

Advanced Search

Tools: [Search Tips](#) [Browse Topics](#) [5 Recent Searches](#)

AND	voice	Citation and article text
AND	data transmission	Citation and article text

[Add a row](#) | [Remove a row](#)[Search](#)[Clear](#)Database: [Multiple databases...](#) [Select multiple databases](#)Date range: [Before this date...](#) [mm/dd/yyyy](#) [About](#)Limit results to: [Full text articles only](#) [Scholarly journals, including peer-reviewed](#) [About](#)[More Search Options](#)Copyright © 2003 ProQuest Information and Learning Company. All rights reserved. [Terms and Conditions](#)[Text-only interface](#)

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[Basic Search](#) [Advanced Search](#) [Topic Guide](#) [Publication Search](#) [Marked List](#): 0 articles [Language: English](#)

Databases selected: Multiple databases...

Searching for (pos news) AND (voice) AND (execution program) did not find any articles. These tips can help:

- Check your spelling.
- Reduce the number of terms included in your search.
- Broaden your search by selecting other databases, removing limits, or searching "Citations and Article Text" (see More Search Options.)
- Connect similar terms with the "OR" operator (e.g. military OR pentagon). See Search Tips for more hints.

Advanced Search

Tools: [Search Tips](#) [Browse Topics](#) [14 Recent Searches](#)

pos news	Citation and article text
AND	voice
AND	execution program

[Add a row](#) | [Remove a row](#)

[Search](#) [Clear](#)

Database: [Select multiple databases](#)

Date range: [About](#)

Limit results to: Full text articles only

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Databases selected: Multiple databases...

Searching for (pos news) AND (voice) AND (execution) did not find any articles. These tips can help:

- Check your spelling.
- Reduce the number of terms included in your search.
- Broaden your search by selecting other databases, removing limits, or searching "Citations and Article Text" (see More Search Options.)
- Connect similar terms with the "OR" operator (e.g. military OR pentagon). See Search Tips for more hints.

Advanced Search

Tools: [Search Tips](#) [Browse Topics](#) [15 Recent Searches](#)

pos news	Citation and article text
AND	voice
AND	execution

[Add a row](#) | [Remove a row](#)

[Search](#) [Clear](#)

Database: [Select multiple databases](#)

Date range: [About](#)

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[Basic Search](#) [Advanced Search](#) [Topic Guide](#) [Publication Search](#) [Marked List](#): 0 articles [Language: English](#)

Databases selected: Multiple databases...

Searching for (pos news) AND (voice) AND (transmission data) AND PDN(<7/7/2000) did not find any articles. These tips can help:

- Check your spelling.
- Reduce the number of terms included in your search.
- Broaden your search by selecting other databases, removing limits, or searching "Citations and Article Text" (see More Search Options.)
- Connect similar terms with the "OR" operator (e.g. military OR pentagon). See Search Tips for more hints.

Advanced Search

Tools: [Search Tips](#) [Browse Topics](#) [17 Recent Searches](#)

pos news	Citation and article text
AND	voice
AND	transmission data

[Add a row](#) | [Remove a row](#)

[Search](#) [Clear](#)

Database: [Select multiple databases](#)

Date range: [About](#)

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Databases selected: Multiple databases...

Searching for (pos) AND (voice) AND (transmission data) did not find any articles. These tips can help:

- Check your spelling.
- Reduce the number of terms included in your search.
- Broaden your search by selecting other databases, removing limits, or searching "Citations and Article Text" (see More Search Options.)
- Connect similar terms with the "OR" operator (e.g. military OR pentagon). See Search Tips for more hints.

Advanced Search

Tools: [Search Tips](#) [Browse Topics](#) [18 Recent Searches](#)

<input type="text" value="pos"/>	<input type="text" value="Citation and article text"/>
AND	<input type="text" value="voice"/>
AND	<input type="text" value="transmission data"/>

[Add a row](#) | [Remove a row](#)

[Search](#) [Clear](#)

Database: [Select multiple databases](#)

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Topic Guide

Publication Search

Marked List 0 articles

Language: English

Databases selected: Multiple databases...

Results

- 27 articles found for: (pos) AND (voice) AND (transmission) AND PDN(<7/7/2000)

 All sources Trade Publications Newspapers Mark / Clear all on page View marked articles Full text articles onlySort results by: Most recent articles first

1. **LastMinuteTravel.com Hits a Home Run With All-Star Game**
PR Newswire. New York: Jun 15, 2000. p. 1
 [Full text](#)
2. **Micro Linear Releases the Industry's Most Highly-Integrated, Cost Effective 900 MHz Spread Spectrum RF-to-Digital Transceiver Chipset**
PR Newswire. New York: Jan 31, 2000. p. 1
 [Full text](#)
3. **Oki Semiconductor Introduces the Most Versatile, Low-Cost POS Framers on the Market; Two new products provide the lowest cost-of-ownership framer solutions for SONET**
Business Editors/High Tech Writers. Business Wire. New York: Dec 6, 1999. p. 1
 [Full text](#)
4. **Packets over SONET**
Jonathan Angel. Network Magazine. San Francisco: Mar 1999. Vol. 14, Iss. 3; p. 48 (5 pages)
 [Text+Graphics](#) [Page Image - PDF](#)
5. **Libya: Voice of Africa to add broadcasts in four African languages**
BBC Monitoring Middle East - Political. London: Nov 30, 1998. p. 1
 [Full text](#)
6. **LIBYA: Voice of Africa to add broadcasts in four African languages Libyan radio's external service, Voice of Africa, placed an advertisement in the Ugandan English-language newspaper 'The Monitor' on 25th November which said the station would soon begin broadcasts in Swahili, Hausa, Fulani and Amharic. The text of the advertisement, in English and headlined "New Voice of Africa", said: "To further emphasize the importance of the African continent and her civilized and strategic role in the current era and in future, as well as the preservation of the African identity from the obliteration and the distortion attempts. As a contribution to revive the determination towards the renaissance of the African continent through the materialization of the mottoes 'Africa for the Africans' and 'Ally of Africa from within', the Voice of Africa has started its direct transmission to the African continent from the Great Jamahiriya in Arabic, French and English languages effective 12th October 1998. "It will also soon**
BBC Monitoring Media. London: Nov 30, 1998. p. 1
 [Full text](#)
7. **Atmosphere Networks Receives Second Funding Round from Top Tier Investors; Investment Enables Company to Increase Presence in Rapidly Growing CLEC Market**
Business Editors/High Tech Writers. Business Wire. New York: Apr 13, 1998. p. 1

 [Full text](#)

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8. **Harnessing th latest developments in deposit concentration**
Spanard, Karan. **AFP Exchange**. Bethesda: Mar/Apr 1995. Vol. 15, Iss. 2; p. 36 (4 pages)
 [Full text](#)
-
9. **CES introduces POS-50 cellular terminal product**
Moretti, Julia. **PR Newswire**. New York: Jan 13, 1995. p. 1
 [Full text](#)
-
10. **High-speed phone options will be signaling banks soon**
Anonymous. **POS News**. Chicago: Sep 1994. Vol. 11, Iss. 4; p. 4
 [Full text](#)

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< First | < Previous 1 2 3 Next >

Results per page: 

Advanced Search

Tools: [Search Tips](#) [Browse Topics](#) [19 Recent Searches](#)

pos	<input type="button" value="Citation and article text"/> 	
AND 	voice	<input type="button" value="Citation and article text"/> 
AND 	transmission	<input type="button" value="Citation and article text"/> 

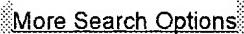
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Date range:  mm/dd/yyyy [About](#)

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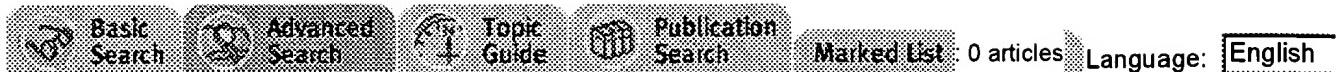
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Results

- 27 articles found for: (pos) AND (voice) AND (transmission) AND PDN(<7/7/2000)

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-
11. **New CPE lowers entry cost for high-speed point-of-sale system**
Burch, Bill. **Network World**. Framingham: May 2, 1994. Vol. 11, Iss. 18; p. 48 (1 page)

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-
12. **Faster phone systems are poised at the starting line**
Anonymous. **POS News**. Chicago: Jan 1994. Vol. 10, Iss. 9; p. 1

[Full text](#)

-
13. **Vendors face POS technology decisions**
Burch, Bill. **Network World**. Framingham: Nov 1, 1993. Vol. 10, Iss. 44; p. 27 (2 pages)

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14. **Burger buyers get it their way: Lunch with debit on the side**
Anonymous. **POS News**. Chicago: Sep 1993. Vol. 10, Iss. 4; p. 1

[Full text](#)

-
15. **Post office to deliver on plans for national debit**
Anonymous. **POS News**. Chicago: Jul 1993. Vol. 10, Iss. 2; p. 1

[Full text](#)

-
16. **Fingerprints and voice speak to EFT security**
Anonymous. **Bank Network News**. Chicago: Jan 12, 1993. Vol. 11, Iss. 16; p. 1

[Full text](#)

-
17. **Self-service ticketing machines are tried but not yet proven**
Anonymous. **POS News**. Chicago: Jan 1993. Vol. 9, Iss. 9; p. 5

[Full text](#)

-
18. **How Terminal Makers Are Giving New Mobility to POS**
Anonymous. **POS News**. Chicago: May 1992. Vol. 8, Iss. 13; p. 3

[Full text](#)

-
19. **BT Takes Quick Action to Stem Losses**
Anonymous. **POS News**. Chicago: Mar 1992. Vol. 8, Iss. 11; p. 5

[Full text](#)

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20. **The Search for Advocates of Wireless POS**
Anonymous. **POS News**. Chicago: Feb 1992. Vol. 8, Iss. 10; p. 1

 [Full text](#)

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Results per page: **Advanced Search**Tools: [Search Tips](#) [Browse Topics](#) [19 Recent Searches](#)

pos	Citation and article text	
AND 	voice	Citation and article text
AND 	transmission	Citation and article text
Add a row Remove a row		<input type="button" value="Search"/> <input type="button" value="Clear"/>

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Basic Search	Advanced Search	Topic Guide	Publication Search	Marked List	0 articles	Language: English
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Databases selected: Multiple databases...

Results

- 27 articles found for: (pos) AND (voice) AND (transmission) AND PDN(<7/7/2000)

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[Mark / Clear all on page](#) | [View marked articles](#) [Full text articles only](#) Sort results by: [Most recent articles first](#)

-
21. **Hotels in China raided for foreign publications**
Austin American Statesman. Austin, Tex.: Jul 16, 1989. p. A.8
[Full text](#)
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22. **China raids newsstands, pulls foreign publications**
Chicago Sun - Times. Chicago, Ill.: Jul 16, 1989. p. 17
[Full text](#)
-
23. **ASK THE GLOBE**
Boston Globe (pre-1997 Fulltext). Boston, Mass.: Mar 28, 1989. p. 22
[Full text](#)
-
24. **ISDN: Even Users Who See Promise Are Still Troubled By Ques**
Computerworld. Framingham: Dec 12, 1988. Vol. 22, Iss. 50; p. 69 (5 pages)
[Page Image - PDF](#)
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25. **First corporate trade payment debit sent via automated clearing house**
Anonymous. Journal of Accountancy (pre-1986). New York: Dec 1984. Vol. 158, Iss. 000006; p. 22 (1 page)
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26. **Record number of CPAs receive state society public service awards**
Anonymous. Journal of Accountancy (pre-1986). New York: Dec 1984. Vol. 158, Iss. 000006; p. 22 (2 pages)
[Page Image - PDF](#)
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27. **Special report--NAA conference stresses technology in management decision making**
Anonymous. Journal of Accountancy (pre-1986). New York: Dec 1984. Vol. 158, Iss. 000006; p. 20 (3 pages)
[Page Image - PDF](#)
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21-27 of 27

< First | < Previous 1 2 3 Next >

Results per page: [10](#)

Advanced Search

Tools: [Search Tips](#) [Browse Topics](#) [19 Recent Searches](#)

pos	Citation and article text	
AND	voice	Citation and article text

AND transmission Citation and article text

[Add a row](#) | [Remove a row](#)

Database: Multiple databases... Select multiple databases

Date range: Before this date... mm/dd/yyyy [About](#)

Limit results to: Full text articles only

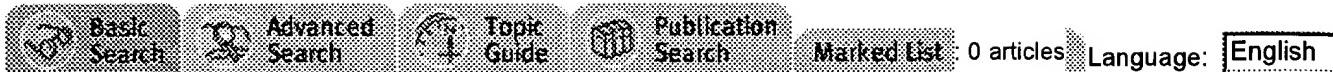
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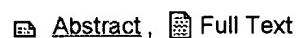
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From: 

[Help](#)

Databases selected: Multiple databases...

Article View[« Back to Results](#)[< Previous Article 17 of 27 Next >](#)[Publisher Information](#)**Self-service ticketing machines are tried but not yet proven**Anonymous. *POS News*. Chicago: Jan 1993. Vol. 9, Iss. 9; pg. 5[» Jump to full text](#)

Subjects: [Tickets](#), [Resorts & spas](#), [Point of sale systems](#), [Pilot projects](#), [Market strategy](#), [Implementations](#), [Sale Terminals](#), [Eft Networks](#), [Debit Cards](#), [Credit Cards](#)

Locations: [US](#)

Companies: [Disneyland](#), [Killington Ski Resort](#), [Peregrin Technologies](#), [Universal Studios](#), [Walt Disney World Co](#)

Product Names: [Bypass Inc.](#)

Author(s): Anonymous

Publication title: *POS News*. Chicago: Jan 1993. Vol. 9, Iss. 9; pg. 5

Source Type: Periodical

ProQuest document ID: 7414863

Text Word Count: 673

Article URL: http://gateway.proquest.com/openurl?ctx_ver=z39.88-2003&res_id=xri:pqd&rft_val_fmt=ori:fmt:kev:mtx:journal&genre=article&rft_id=xri:pqd:did=00000000

[More Like This](#) [» Show Options for finding similar articles](#)**Abstract (Article Summary)**

Universal Studios, buoyed by the success of a 2-machine automated ticketing pilot, has ordered 6 more machines for its California amusement park. However, California-based Disneyland has pulled the 2 machines it deployed in nearby hotels in frustration with the lack of consumer acceptance. Observers note the key to ticketing machines is not the technology, but the right deployment strategy. The Killington Ski Resort in Vermont is testing a new concept, which deploys 9 machines that sell lift tickets in ski-rental and related shops near the resort. Universal has improved its ability to serve consumers quickly on machines by utilizing data over voice transmission.

Full Text (673 words)

Copyright Faulkner & Gray, Inc. Jan 1993

Automated ticketing machines, which allow consumers to electronically purchase tickets using credit or debit cards, are getting mixed reviews these days as systems developers struggle to find the right applications.

In recent months, Universal Studios, buoyed by the success of a two-machine automated ticketing pilot, ordered six more machines for its California amusement park. And a ski resort in Vermont will pilot nine machines to sell lift tickets. On the downside, however, California-based Disneyland reportedly has pulled the two machines it deployed in nearby hotels in frustration with the lack of consumer acceptance.

Observers note that the key to ticketing machines is not the technology, but the right deployment strategy. Universal, for example, has sold up to 100 tickets a day per machine by deploying the machines at the park entrance. Visitors who don't wait up to one hour in long ticket lines find the machines to be a quick alternative. And the machines are attractive to consumers who want to pay with plastic.

DEPLOYMENT STRATEGY VITAL

But some observers note the Disney pilot failed because the corporation deployed the machines in hard-to-find hotel locations. Also, they note many guests of the hotel were staying as part of package offerings which already included free tickets or ticket discounts which must be turned in at the gate. They note hotel deployment also may be faulty as many consumers are rushing from the hotel to get to the park and don't think about the long ticket lines until they get there.

The Vermont ski lodge, however, is testing a new concept. There, nine machines will be deployed in ski-rental and related shops near the Killington Ski Resort, near Rutledge, Vt. Consumers renting or purchasing ski equipment will be able to use their credit or debit cards to buy daily or weekly lift tickets. They simply insert their card, select how they'd like to pay, enter their personal identification number if it is a debit transaction and select the type of tickets desired. The tickets are printed and dispensed and the cost is either deducted from a bank account or charged to a credit card..

Data is downloaded daily into the machines so that the ticket prices reflect ski conditions. The resort's lift ticket prices are set so that skiers get discounts if conditions are not optimal. The machines also provide daily ski condition reports.

The machines were designed by Beaverton, Ore.-based Peregrin Technologies, which also designed the systems for Disneyland and Universal Studios. 0Buypass Inc. is driving the ski lift machines and processing the transactions.

Meanwhile, Universal Studios has found self-service machines just the ticket for reducing he lines at its amusement park ticket booths. "We're planning some major new attractions and we expect record attendances," says Susan Spolter-Vine, manager of financial projects. "We need help in accommodating the extra guests."

Universal expects to have eight machines deployed by March. Universal has improved its ability to serve consumers quickly on the machines by utilizing data over voice transmission. Data over voice allows transaction data to be transmitted simultaneously over voice communication, substantially reducing the amount of time it takes to transmit the data. In the pilot, Universal has had one machine using traditional dial-up transmission and a second using DOV. The first machine has averaged about 30 seconds to authorize a transaction while the second takes about three seconds, Spolter-Vine says. When the six more machines are added, Spolter-Vine says they'll all be on DOV. El Monte, Calif.-based Modular Data is processing the transactions.

But while Killington is optimistic and Universal Studios is satisfied, the results have not been so positive at Disney. Although the amusement park has declined comment on its program, sources say it was not happy with customer interest in machines deployed in a nearby hotel.

However, many blame where the terminals were deployed. Universal's Spolter-Vine says she bought a ticket to her competitor's park to compare how the systems worked. "I had a hard time finding it," she says. "They didn't put it near the entrance and I had to really look."

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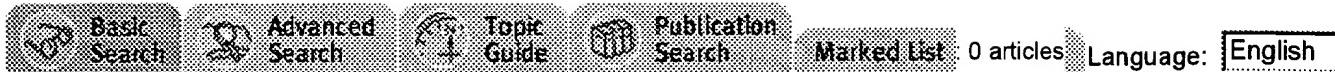
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Digital data over voice (DDOV), a trademark for a patented technology belonging to Integrated Network Corp. (INC), can be used by merchants who accept both debit cards and credit cards. It cuts the time that it takes to complete a telephone authorization from about 30 seconds over dial-up telephone lines to as little as 4 to 6 seconds. Because DDOV allows transaction data to travel over the lines simultaneously with voice, it eliminates the need for retailers to use separate lines for debit and credit transactions and for conversations with customers or vendors. Although talked about in the industry for well over a year, promotion of DDOV to retailers finally will begin in earnest in 1994 because several large 3rd-party processors are offering the technology and plan to recommend it to merchants that can benefit from it. The markets for DDOV are expected to extend far beyond the US. INC already has signed with the Chinese government to market transaction automation systems and DDOV for use, especially in POS applications.

[Full Text \(1377 words\)](#)

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A relatively new innovation in telecommunications that can save medium-sized retailers hundreds or thousands of dollars a year on their data transmission costs was off to a slow start in 1993. But the companies touting the technology say this will be the year that digital data over voice, or DDOV, takes wing nationally.

DDOV can be used by merchants who accept both debit cards and credit cards. It cuts the time that it takes to complete a telephone authorization from about 30 seconds over dial-up telephone lines to as little as 4 to 6 seconds, its marketers say. And because DDOV allows transaction data to travel over the lines simultaneously with voice, it eliminates the need for retailers to use separate lines for debit and credit transactions and for conversations with customers or vendors.

DDOV, a trademark for a patented technology belonging to Bridgewater, N.J.-based Integrated Network Corp., belongs to a broader category of telecommunications systems known as virtual private line. Virtual private line includes DDOV and a related service, Integrated Services Digital Network (ISDN), and both are just now being marketed by the regional Bell operating companies (RBOCs) after years of research and testing. DDOV and ISDN differ in schematics but each entails faster connections to the public packet-switched telephone network.

Although talked about in the industry for well over a year, promotion of DDOV to retailers finally will begin in earnest this year because several large third-party processors are offering the technology and plan to recommend it to merchants that can benefit from it, says Leonard J. Eisenstein, vice president of worldwide sales for INC.

Processors planning to offer DDOV this year include Card Establishment Services, First Data Resources, VisaNet and MasterCard Automated Point-Of-Sale Program.

A few' retailers have tried DDOV as technological pioneers. CES, working with INC, put virtual private line service in French Connection clothing chain stores last fall, the first multistate installation of the DDOV technology. The chain at the end of the year had DDOV installed in seven stores in New York City, Long Island, Garden City, N.J., and New Orleans. The RBOCs involved were NYNEX and BellSouth.

Other early projects have been installed by Modular Data, a subsidiary of processor National Data Corp. One example is the Matador Bookstore, the student bookstore at California State University at Northridge. The store's DDOV line was installed last January and replaced conventional telephone lines used for credit card payments. "We did it to cut costs and increase service to our customers," says Linda E. Pomeranz, assistant manager. The store is planning to install direct debit soon.

FASTER AND CHEAPER

The bookstore was seeing authorization times of 18 to 30 seconds before the installation of DDOV, but transactions now take 3 to 8 seconds, Pomeranz says.

"It's saving us a lot of time with customers, which is good for our customer service, which is very good for us," she says. In addition, she says DDOV has benefited the store because one telephone line is now sufficient for the store, whereas before one line per register was necessary. The store has 20 registers, and Pomeranz estimated the store is saving more than \$300 monthly on telephone lines.

INC and California-based VeriFone Inc., the leading manufacturer of draft capture terminals in the nation, have signed an agreement to jointly promote DDOV around the world Eisenstein says. DDOV is generally to be targeted at merchants with 25 to 600 debit or credit transactions a day. Above that level, it may be more economical for the merchant to install a dedicated private line. Below that level, traditional telephone service is probably the least costly alternative.

According to INC promotional materials, merchants will pay about \$15 a month to add DDOV to an existing telephone line, compared with about \$40 for a second dial line or \$100 to \$150 a month for a leased line.

The installations in the French Connection clothing stores have met expectations, yielding a response time of 4 to 6 seconds compared to 15 to 24 seconds before DDOV, says Patricia Ludwig, vice president of CardNet Services for CES. Settlement time at the end of the day also has been reduced, she says.

"We plan to go full swing in marketing it in the first quarter of 1994," Ludwig says. CES sees the health care transaction processing market as being a particularly enticing segment in addition to traditional retailers.

Marketing of the service this year will focus on merchants who need fast response in electronic transactions, such as hotels, restaurants and multilane retail environments, she says. Ludwig estimates that potentially 15% to 25% of merchants doing electronic authorization can be converted to DDOV over time.

PROCESSORS PRIMED

Pushing the new telephone options most aggressively will be credit and debit processors. Visa U.S.A., in

conjunction with CompuServe Inc. and all the RBOCs, plans to nationally promote DDOV and ISDN this year after having played a key role in developing the necessary telecommunications protocols over the past four years.

MasterCard also plans to introduce the new technologies to its processing customers. Sharon Cline, vice president of MAPP, says operational uncertainties over DDOV and lag time in the RBOCs' tariff negotiations have delayed the marketing of DDOV by all processors, but she says MAPP has DDOV installed with several banks and will beta test with merchants early this year.

Operational questions that dogged the rollout of the program last year have included such turf issues as whom the merchant should call if the DDOV system malfunctions—the bank, the telephone company or the processor.

"Assuming we get all the procedural issues resolved, then I think we'll market it very aggressively," Cline says. "We sell to banks. If it's hard for the banks to sell, it doesn't move. So we've been putting a lot of effort behind making it easy for the banks to sell."

A major task will be explaining to banks and retailers the new choices in data communications because the options are getting more confusing and technical, she says.

"It's become an awful lot more complicated," she says. "It's not as simple as putting in a little VeriFone terminal any more."

DDOV will open up a large new segment of incremental business for MAPP consisting of convenience food stores, fast food stores and gas stations, Cline says. MAPP traditionally has had smaller clients than VisaNet, she says, so VisaNet can be expected to focus on converting some of its leased-line, large-volume customers to DDOV while MAPP will be shifting its marketing toward merchants who have more transactions than the processor is accustomed to serving. Cline expects a large increase in DDOV and ISDN marketing during the first half of this year by several processors.

One of the most energetic processors in this field so far has been Omaha, Neb.-based FDR, which three months ago announced it had clocked one of its DDOV transactions during testing at 2.6 seconds.

FAR AND WIDE

The markets for DDOV also are expected to extend far beyond the U.S. INC already has signed an agreement with the Chinese government to market transaction automation systems and DDOV for use, especially in point of sale applications, Eisenstein says. The scarcity of copper telephone lines in mainland China make it especially useful to minimize the number of lines needed for transactions, he says.

The company, working together with Chinese investors and government agencies, has an order for 500 phone lines and predicts 7,000 to 10,000 lines in 1994. INC is trying to sell to Taiwan, South Korea, Indonesia and Singapore and will try to use its association with VeriFone to gain entry into these markets, Eisenstein says.

At home, DDOV has promising applications that are not directly related to credit and debit, but which are connected to other forms of transaction processing. Such uses include speedier and less expense transmission of state lottery transactions, automated teller machines, insurance claims and check verification and guarantee.

Modular Data is using the technology at AMC Theater Corp. and Universal Studios for automated ticketing and with the Massachusetts lottery, which Eisenstein says has more than 7,000 phone lines installed.

The company serves as DDOV vendor to the Rhode Island lottery and also recently won a contract for the Tri-States Lottery, a joint venture of Vermont, Maine and New Hampshire.

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